

2023 -- H 6524

LC003230

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2023

HOUSE RESOLUTION

RESPECTFULLY REQUESTING THE OFFICE OF THE HEALTH INSURANCE COMMISSIONER TO STUDY, PUBLICLY REPORT DATA ON, AND PROVIDE RECOMMENDATIONS FOR, ADDRESSING THE CRITICAL INADEQUACY OF ACCESS TO BEHAVIORAL HEALTH SERVICES IN RHODE ISLAND'S COMMERCIAL INSURANCE NETWORKS

Introduced By: Representatives Tanzi, Chippendale, Blazejewski, Felix, Cruz, Potter, Giraldo, Stewart, Alzate, and Boylan

Date Introduced: June 14, 2023

Referred To: House read and passed

1 WHEREAS, The United States of America is battling a collective behavioral health crisis
2 and, according to the National Survey on Drug Use and Health (NSDUH), 25.85 percent of
3 Rhode Island adults who are 18+, reported experiencing a mental health illness of some kind
4 (AMI) in 2022; and

5 WHEREAS, According to the 2022 Rhode Island Health Insurance Survey (HSRI), the
6 number of people reporting a delay in accessing mental health care or care not received due to
7 "insurance not accepted" increased from 3.9 percent in 2020, to 4.3 percent in 2022; and

8 WHEREAS, According to the 2022 Rhode Island Health Insurance Survey (HSRI), the
9 number of people reporting a delay in mental health care or in care not received due to "no
10 provider available" jumped from 5.2 percent in 2020 to 8.2 percent in 2022; and

11 WHEREAS, According to the 2022 Rhode Island Health Insurance Survey (HSRI), those
12 who pay more than \$250 out-of-pocket for mental health care have increased every year since
13 2015; and

14 WHEREAS, According to the 2021 National Survey on Drug Use and Health estimates,
15 Rhode Island has consistently exceeded the estimated United States prevalence for both Any
16 Mental Illness (AMI) and Serious Mental Illness (SMI) over the past decade; and

17 WHEREAS, A review of RI insurance claims revealed that between 2016 and 2020, the
18 second-most frequently accessed setting for AMI-related care was the emergency room. Although

1 emergency room utilization related to AMI was significantly less than general outpatient, it
2 predominated over inpatient care, partial hospitalization programs, and intensive outpatient
3 programs; and

4 WHEREAS, According to data drawn from RI insurance claims, a high percentage of
5 care related to Any Mental Illness (AMI) and Substance Use Disorders (SUD), occurs at the
6 emergency room. Between 2016 and 2020, more than half of those who had been discharged
7 from the emergency room (ER) for AMI-related or SUD-related care were readmitted to the ER
8 after less than a year prior. This startlingly high rate of readmission emphasizes the crucial
9 importance of preventing initial emergency room admission; and

10 WHEREAS, Numerous barriers prevent access to mental health and substance use
11 disorder treatment. In 2020, the National Mental Health Association found that 22.3 percent of
12 adults with any mental illness reported not being able to receive needed mental health treatment;
13 and

14 WHEREAS, Critical drivers of an inability to access behavioral health treatment tend to
15 be insurance-related barriers (e.g., high out-of-pocket cost, limited number of covered
16 "participating" providers or services, and long waits for care); and

17 WHEREAS, Another factor that hinders one's ability to engage with behavioral health
18 services is a shortage in the supply of behavioral health care providers. In 2016, over half of the
19 counties in the United States did not have a single psychiatrist; and

20 WHEREAS, Suboptimal reimbursement rates often dissuade mental health and substance
21 use professionals from participating in insurance networks. In 2019, a risk management firm
22 reported that reimbursement rates for primary care office visits in Rhode Island are 23.7 percent
23 higher than those for behavioral health; and

24 WHEREAS, When a patient is able to locate a behavioral healthcare provider or facility
25 whose services are covered under their insurance plan, wait times are often extremely long.
26 According to the State's Behavioral Health Open Beds system, between May and December of
27 2020, an average of nearly 24 individuals per day found themselves waiting at an emergency
28 department for inpatient behavioral health services. Month-to-month, this figure fluctuated from
29 an average of 19 people per day during June 2020, to 29 people per day during August 2020. In
30 2022, wait times for individuals in emergency departments were extremely long; and

31 WHEREAS, The American Psychological Association's 2022 Practitioner Survey found
32 that 60 percent of psychologists were reporting no openings for new patients, and more than 40
33 percent were carrying waiting lists of 10 or more patients. About 20 percent said they saw an
34 increase in demand for treatment from populations of color and younger patients, and the

1 expanding workload is taking a toll; and

2 WHEREAS, Waiting for needed behavioral health care often leads to degeneration of the
3 patient's health and, in some cases, death; and

4 WHEREAS, The Office of the Health Insurance Commissioner is charged with ensuring
5 that regulated commercial health insurers maintain adequate networks for insured patients to
6 access appropriate care when needed; now, therefore be it

7 RESOLVED, That this House of Representatives of the State of Rhode Island hereby
8 respectfully requests The Office Of The Health Insurance Commissioner (OHIC) to study,
9 publicly report data on, and provide recommendations for addressing the critical inadequacy of
10 access to behavioral health services in Rhode Island's commercial health insurance networks; and
11 be it further

12 RESOLVED, That this House hereby requests that said recommendations from OHIC be
13 submitted to the Speaker of the House, the President of the Senate, and the Governor on or before
14 March 1, 2024; and be it further

15 RESOLVED, That the Secretary of State be and hereby is authorized and directed to
16 transmit duly certified copies of this resolution to The Office of the Health Insurance
17 Commissioner and the Honorable Daniel McKee, Governor of the State of Rhode Island.

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